

EXHIBIT 3

Jeffrey S. Major

Curriculum Vitae

Jeffrey S. Major
President, CEO
Skyline Public Adjusters, LLC

Corporate Office
One World Trade Center Floor 85
New York, NY 10007
Office 800-590-7293
Fax 888-494-4894

OCCUPATION

Public / General Adjuster Commercial Large Loss

Complex Claims

Fidelity Claims

Inland Marine

Boiler & Machinery Transportation

Warehouse Legal Liability Rigging

Business Interruption

Residential

Claims Consultant

Litigation Consultant

Forensic Building Estimator Subrogation Consultant Construction Consultant /

Inspector Owners Representative Sub-Contract Risk Manager Certified Appraiser

Certified Umpire

Expert Witness

Trainer / Instructor

Certified EIFS Inspector

EDUCATION

DeVry University – Woodbridge, NJ

Control Data Institute – Philadelphia, PA – 1988 Multiple continued education courses

PUBLIC MEMBER

Supreme Court of New Jersey District IV Ethics Committee

EMPLOYMENT HISTORY

Skyline Public Adjusters, LLC July 2016 - Present
Major Property Consulting President CEO 2011 – June 2016 (merged into Skyline)
Property & Casualty Solutions, Inc. CEO 2011 – June 2016 (merged into Skyline)
Reliance Contracting & Renovating, Inc. Consultant /Estimator 2010 – Present
Canopy Claims Management, LLC December 2012 – June 10, 2016
The Major Group, Inc. President 1998 – 2012
Professional Adjusters, Inc. 1990 – 1998 (acquired company)
Sub Contract Consultant / Estimator: 1990 – Present
Builder / General Contractor 1983 – 1992

PROFESSIONAL EXPERIENCE

Estimated, Consulted and Adjusted over 1000 Residential Insurance Claims, plus over 600 Commercial Insurance Claims totaling over \$750,000,000. Estimated, Consulted and Adjusted Insurance claims in Hurricanes:

Andrew 1992	Matthew 2016
Ivan 2004	Harvey 2016
Jean 2004	Irma 2017
Charles 2004	Maria 2017
Wilma 2004	Florence 2018
Katrina 2005	Laura 2020
Rita 2006	Delta 2020
Ike 2008	Ida 2021
Irene 2011	Ian 2022
Sandy 2012	

Inspected and Consulted on new and reconstruction projects including:

- Single Family Residences
- Multi Family Residences
- Senior Housing Facilities
- Historic Buildings

PROFESSIONAL EXPERIENCE *(continued)*

- Public Housing Communities
- Low, Mid, and High Rise mixed-use buildings
- Malls and Strip Centers
- Parking Facilities
- Manufacturing Plants
- Warehousing Facilities
- Restaurants and Bars
- Small Businesses
- Schools
- Religious Institutions

Appraised, Consulted, Opined and testified as an Expert; Expert / Expert Witness

- Damages
 - Building
 - Personal Property
 - Business Personal Property
- Business Interruption
- Extra Expense
- Warehouse Legal Liability
- Law & Ordinance
- Claims Practices
- Construction Practices Construction Deficiencies Fidelity Losses
- Insurance Claims Practices
- Coverage & Policy Language
- Insurable Interests
- Actual Cash Value
- Depreciation
- Salvage
- Broad Evidence Rule Subrogation
- Boiler & Machinery / Equipment

Sub Contract Consultant / Estimator

- National Public Adjusters
- Plaintiff Law Firms
- Defense Law Firms (Subrogation)
- Insurance Companies (Subrogation)
- Local & Regional Contractors
- National Insurance Agencies & Brokerages
- Non Profit Organizations
- Homes of Distinction

PROFESSIONAL EXPERIENCE *(continued)*

Real Estate Developers
Municipalities

CONSTRUCTION MANAGEMENT PROJECTS

Complete rebuild of 10,300sf Fire Damaged Strip Center
Major renovations to 6,000sf Fire damaged Medical Facility
Restoration and renovation to a damaged circa 1800 Bank Barn
Damage Restoration to a Developmental Hospital / Campus
Exterior Doors & Windows replacement Schedules on beachfront home in FL
Major mechanical repairs and replacement to a 40,000sf residence

PROFESSIONAL QUALIFICATIONS *(updated yearly)*

National Producer Number 7822418
National Flood Insurance Program (NFIP) Authorization # 70004947(*expired*)
Arizona Public Adjuster License # 1155354
California Public Adjuster License # 2L09678
Colorado Public Adjuster License # 517589
Connecticut Public Adjuster License # 2532609
Delaware Public Adjuster License # 3000015452
District of Columbia Public Adjuster License # 3096297
Florida Public Adjuster License # E138561
Georgia Public Adjuster License # 2906180
Hawaii Public Adjuster License # 445096
Idaho Public Adjuster License # 5822955
Illinois Public Adjuster License #7822418
Indiana Public Adjuster License # 3181109
Iowa Public Adjuster License # 7822418
Kansas Public Adjuster License # 7822418
Kentucky Public Adjuster License DOI ID # 809294
Louisiana Public Adjuster License # 701715
Maine Public Adjuster License # ADN271505
Maryland Public Adjuster License #21122668
Michigan For the Insured Adjuster License # 7822418
Minnesota Public Adjuster License # 40500368
Mississippi Public Adjuster License # 10445782
Montana Public Adjuster License # 100157291
Nebraska Public Adjuster License # 7822418

PROFESSIONAL QUALIFICATIONS (updated yearly) (*continued*)

Nevada Public Adjuster License # 879052
New Hampshire Public Adjuster License # 2361928
New Jersey Public Adjuster License # 9469031
New York Public Adjuster License # PA 1282226
North Carolina Public Adjusters License # 7822418
North Dakota Insurance Consultant License # 7822418
Ohio Public Adjuster License # 1120074
Oklahoma Public Adjuster License # 0100160209
Oregon Public Adjuster License # 7822418
Puerto Rico Public Adjuster Certification # 3000293656
Rhode Island Public Adjuster License # 2338290
South Carolina Public Adjuster License # 681852
Tennessee Public Adjuster License # 2354846
Texas Public Adjuster # 1846056
Utah Public Adjuster License # 445355
Vermont Public Adjuster License # 879323
Virgin Islands Public Adjuster License # 3000070347
Virginia Public Adjusters License # 871268
Washington Public Adjuster License # 929323
West Virginia Independent Adjuster License # 7822418
Wyoming Licensed Insurance Consultant # 320311
Association of the Wall and Ceiling Industry EIFS Inspector Cert. # 1187916

CONTINUED EDUCATION INSTRUCTOR AND SPEAKING ENGAGEMENTS

April 8, 2013 - C.E. Presenter:
Association of Certified Fraud Examiners, New York Chapter No.14.

May 22, 2014 – Trainer:
Storm Sandy Mediation Training, Presented by the US District Court for the Eastern District of New York.

July 13, 2015 – Presenter / Trainer:
Legal Services NYC, NYLAG, Brooklyn Legal Services - Getting it Right, Re-opening Sandy Claims.

February 29, 2016 – Narrator / Presenter:
Sandy Claims Review Conference

CONTINUED EDUCATION INSTRUCTOR AND SPEAKING ENGAGEMENTS *(continued)*

September 7, 2016 – Presenter

Rising Water Solutions Community Leadership Program

October 18, 2016 – C.E. Presenter / Instructor

First Party Claims Conference – New Approaches and Lessons Learned From Hurricane Sandy Claims

Continued Education Credits applicable for the following states:

California	Minnesota	Oklahoma
Colorado	Montana	Pennsylvania
Florida	New Hampshire	Tennessee
Georgia	New Jersey	Texas
Iowa	New York	Utah
Maine	North Carolina	Virginia
		Wyoming

October 20, 2016 – Presenter

Disaster Preparation Summit - Dallas, Texas

Disaster Planning & Insurance Industry Trends

October 21, 2016 – Presenter

Restoration Summit – Dallas, Texas

When to Hire a Public Adjuster, Go to Appraisal or Go Legal

November 18, 2016 – C.E. Presenter / Instructor

Xactimate Master Class – Eatontown, New Jersey

Building Damage Estimating, Xactimate Exposed

April 2, 2017 – C.E. Presenter / Instructor

Master Xactimate Class – Astoria, New York

Building Damage Estimating, Price Lists, Scope and Xactimate Exposed

Continued Education Credits:

New York	8 Credits
New Jersey	8 Credits
Pennsylvania	7 Credits

January 18, 2018 – Trainer

Building Damage Estimating Class – Cherry Hill, NJ

8 and 8 Formatting and Compliance, Estimate Flow

CONTINUED EDUCATION INSTRUCTOR AND SPEAKING ENGAGEMENTS *(continued)*

October 17, 2018 C.E. Presenter / Instructor

Investigating the Cause of Loss and Applying Coverage (Concurrent and Anti-Concurrent Causation)

Continued Education Credits applicable for the following states:

California	Minnesota	Pennsylvania
Colorado	Montana	Tennessee
Florida	New Hampshire	Texas
Georgia	New Jersey	Utah
Iowa	New York	Virginia
Maine	North Carolina	Wyoming
Maryland	Oklahoma	

November 13, 2018 C.E. Presenter / Instructor

Effective use of Xactimate and other tools to establish the amount of loss in an Insurance Appraisal

Continued Education Credits applicable for the following states:

New York
New Jersey

March 27, 2019 C.E. Presenter / Instructor

Xactimate – What It Is and What It Isn't. An In Depth Look into Scope, Cost and Formatting

October 14, 2019 C.E. Presenter / Instructor

Adjusting and Estimating with Xactimate – Estimating Standards, Unit Pricing, Line Item Accuracy and Estimator Credibility

Continued Education Credits applicable for the following states:

California	Massachusetts	North Carolina
Colorado	Minnesota	Oklahoma
Florida	Montana	Pennsylvania
Georgia	Nebraska	Tennessee
Illinois	New Hampshire	Texas
Iowa	New Jersey	Utah
Maryland	New York	Virginia
		Wyoming

CONTINUED EDUCATION INSTRUCTOR AND SPEAKING ENGAGEMENTS *(continued)*

January 28, 2020 - Panel Presenter – Windstorm Insurance Conference

The Property Insurance Adjuster's Workflow & Processes: Best Practices of Claim Handling

October 19, 2020 - C.E. Presenter / Instructor

Xactimate for Adjusters & Estimators – Standard, Intention, Coverages, Estimating & Fraud

Continued Education Credits applicable for the following states:

California	Minnesota	Oregon
Colorado	Nebraska	Pennsylvania
Florida	New Hampshire	Tennessee
Georgia	New Jersey	Texas
Illinois	New York	Utah
Iowa	North Carolina	Virginia
Maryland	Oklahoma	Wyoming
Massachusetts		

October 20, 2020 - C.E. Presenter / Instructor

Continued Education Credits applicable for the following states:

California	Minnesota	Oregon
Colorado	Nebraska	Pennsylvania
Florida	New Hampshire	Tennessee
Georgia	New Jersey	Texas
Illinois	New York	Utah
Iowa	North Carolina	Virginia
Maryland	Oklahoma	Wyoming
Massachusetts		

October 11, 2021 - C.E. Presenter / Instructor

Accurate Estimating Using Multiple Estimating Platforms. Explore Divisions, Lump Sum & Line Estimating, Formatting and Ways & Means
Continued Education Credits applicable in multiple states

November 9, 2022 - C.E. Presenter/Instructor

Water Loss Claims – Investigating, Estimating and Adjusting water loss claims using today's technology and estimating platforms
Continued Education Credits applicable in multiple states